



Long-Term Fixed Rate Financing a Smart Choice for Commercial Property Owners

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New Britain, PA ? Commercial property loans often come with variable rates and balloon payments. This leaves borrowers unable to determine what their future payments may be, causes stress as balloon payments become due and also requires time and money spent on refinancing the loan. K2 Commercial Finance offers 25-year, fully amortized, fixed rate loans as a smart choice that delivers certainty and peace of mind to commercial property borrowers.

?Our borrowers never need worry about when interest rates will rise or about refinancing into a bad market when their balloon payment comes due,? said Ken Kaplan, president of K2 Commercial Finance.

K2 Commercial Finance loan programs offer a low documentation application process to provide Fast Commercial Property Loans that are easy to apply for and are a dependable financing option for small commercial property owners. The streamlined loan process means there is less paperwork involved and there are no long waits for decisions to be made, with the entire process able to be completed in as little as three weeks. These loans are available on a national basis from between \$50,000 and \$500,000 and on almost any type of property.

According to Kaplan, "Our borrowers know they can afford their mortgage payments today and they know the payments will remain the same for the next 25 years regardless of what happens in the economy."

The long-term, fixed rate commercial property loans offered through K2 Commercial Finance require no up-front fees and low credit scores are acceptable. The loans are not based on reported income so they are ideal for business owners who have volatile year-to-year income or who do not document a high level of income. The flexible underwriting process permits the company to successfully close loans that have already been turned down by banks.

Recent turmoil in the financial sector has caused many traditional lenders to tighten their already strict underwriting criteria. As a result a high number of initial commercial property loan requests are being turned-down and many banks are not re-issuing loans when balloon payments are coming due. It is virtually impossible to get a 25 year fixed rate financing offer from traditional lenders who prefer 3, 5 or 7 year balloon requirements to offset long-term risk.

K2 Commercial Finance is specifically designed to serve the needs of business owners and small property investors. The company specializes in small loan sizes on special use properties, and for borrowers who need to move quickly and may have less than perfect credit...perhaps the most underserved segment of the commercial mortgage market. By providing fixed rate, fully amortizing 25 year loans, the company eliminates major causes of business financial risk...rising loan payments or an inability to secure financing when a loan comes due.

Visit the company's website for a free report titled "Get the Loan, Skip the Hassle." This resource will help any borrower find the right loan program, target the right lender and position your loan for a fast, successful closing.

About K2 Commercial Finance

K2 Commercial Finance works with small business and commercial property owners who need financing to purchase or refinance commercial real estate. SBA loans can also be used for business acquisitions. Since 2001 the company has helped clients secure over \$60 million. The company is a direct lender on loans of up to \$500,000 and works with SBA Preferred Lenders to secure government guaranteed loans of up to \$5 million. The company is only paid upon successful loan closings with no up-front fees being charged.

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Please visit the company's website: <http://www.FastCommercialMortgages.com>

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